

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Wanda Tate
 Debtor

Case No. 19-14089-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Nov 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2019.

db
 14348800 +Wanda Tate, 511 Anne Lane, Fairless Hills, PA 19030-3801
 14348803 +Aaron Bail Bonds, 90 Broadway, Paterson, NJ 07505-1107
 14348805 +Capital Collection Ser, 20 E Taunton Rd # Bilg50, Berlin, NJ 08009-2603
 14348806 Creditech, PO Box 20330, Lehigh Valley, PA 18002-0330
 14348806 +Debt Recovery Services LLC, PO Box 9003, Syosset, NY 11791-9003
 14348809 +Philadelphia Fed Cr Un, 12800 Townsend Rd, Philadelphia, PA 19154-1095
 14348810 +Quality Asset Recovery, 7 Foster Ave, Gibbsboro, NJ 08026-1191
 14348811 #+Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
 14348812 +Securitycred, 306 Enterprise Drive, Oxford, MS 38655-2762

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: megan.harper@phila.gov Nov 09 2019 03:22:35 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 09 2019 03:21:55
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 09 2019 03:22:18 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

14348801 +EDI: GMACFS.COM Nov 09 2019 07:58:00 Ally Financial, 200 Renaissance Ctr,
 Detroit, MI 48243-1300

14348802 +E-mail/Text: smacknowski@msscuso.com Nov 09 2019 03:22:48 Aspire Fcu,
 67 Walnut Ave Ste 401, Clark, NJ 07066-1696

14348804 +EDI: CONVERGENT.COM Nov 09 2019 07:58:00 Convergent Outsourcing Inc,
 800 Sw 39th St/Po Box 9004, Renton, WA 98057-9004

14348807 +EDI: IIC9.COM Nov 09 2019 07:58:00 I C System Inc, Po Box 64378,
 Saint Paul, MN 55164-0378

14348813 EDI: AISTMBL.COM Nov 09 2019 07:58:00 T-Mobile USA, PO Box 742596,
 Cincinnati, OH 45274-2596

14348815 +EDI: VERIZONCOMB.COM Nov 09 2019 07:58:00 Verizon, 500 Technology Dr Ste 30,
 Weldon Spring, MO 63304-2225

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14348808 Marquita Rigney
 14348814 ##+Trident Asset Manageme, 53 Perimeter Center East, Atlanta, GA 30346-2230

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2019 at the address(es) listed below:

BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net
 BONNIE B. FINKEL on behalf of Trustee BONNIE B. FINKEL finkeltrustee@comcast.net,
 NJ69@ecfcbis.com;Finkeltrustee@comcast.net
 JOHN M. KENNEY on behalf of Debtor Wanda Tate jken330@comcast.net, Kathy@jkenneylaw.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

KEVIN G. MCDONALD on behalf of Creditor RoundPoint Mortgage Servicing Corporation
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Wanda Tate</u>	Social Security number or ITIN	xxx-xx-3334
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-14089-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Wanda Tate
aka Wanda R. Linton, aka Wanda R. Tate-Linton

11/7/19

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.